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The Bank Guarantee Question.

At the next Florida legislature will undoubtedly have to face the bank deposit guarantee question, the following is the guarantee of bank deposits as it is now from the Lake City Times-Sun Reporter will be of interest:

"One of the most important measures to be considered by the coming legislature is the guarantee of bank deposits. A few members of both branches of the legislature have announced their intention to support such a measure, while others have stated that they will oppose it, making the question one of interest and importance. This question, as it has been, a national one, having come before the people in some form or another at different times during the last 75 years. Mr. Bryan advocated it for many months before the meeting of the national democratic convention at Denver last summer. This convention incorporated it into the democratic platform, which is one among the reasons urged why it should be adopted by our State legislature.

"The democratic presidential candidate made his campaign before the nation upon this platform, and upon this particular plank, giving much stress to it, emphasizing it in almost every speech made during the campaign, and it is safe to say that every intelligent voter understood the question and his position upon it before casting his ballot last November. Bryan was defeated—the people by their votes did not desire the guarantee of bank deposits as a national institution. The people rule, the people govern—the people do not want it. Then, why should it be urged upon the people of one State in the Union when the Union as a

whole has disapproved and repudiated it? It has not only been disapproved by the people at the polls, but congress failed to adopt it as an amendment to the Aldrich-Vreeland bill, and other States have refused to make it a part of their law.

Seventy-five years ago the State of New York put a similar law upon its statute books, but after a few years' trial it was repealed as being inequitable and opposed to public policy. It likewise came up before the Ohio legislature and was overwhelmingly defeated, and Kansas refused to even consider the scheme some time ago; but we understand it is now before the Kansas legislature again.

"Is our State different from other States; are we different from the Union? Are not our banks as safe and honest as those in other States? Have we come to the point where we have lost confidence in our banks? But we are told that should a bank collapse under this guarantee system, every depositor would be paid, no one would sustain a loss. But there is another side to this question. Somebody must lose. Who is it? The fact of the guarantee does not eliminate or reduce the losses from bad banking—it merely transfers them to other shoulders. The responsible banks will have to stand up to the rack and pay the depositors of the failing institutions. The assessments they pay into the guarantee fund will be deducted from the profits of their own prudently conducted institutions, and reduced dividends to the stockholders, or increased rates of interest upon loans must be charged, or both, in order to enable them to pay their assessments; so the burden of guarantee—the loss

when a bank fails—will fall upon the man who is compelled to borrow money in order to conduct his business, or upon the stockholders, or both.

"Under this system good banks are unquestionably obliged to place their valuable guarantee blindly upon a lot of institutions about whose condition they know little or nothing, the operation of which is, therefore, not to make all banks equally good, but rather to make them all equally bad.

"Another fact urged in favor of this measure is that the State of Oklahoma has adopted this system. We cannot see that this is a reason why Florida, the best State of them all, should enter into the guarantee business. Because this youthful and spectacular Westerner has placed a statute upon her books does not auger that it is either, safe, sound or practicable. The ways of the westerner have been known to be unsafe when adopted by a quiet southerner. We suggest to the legislature that it consider this matter carefully; remember that congress has recently refused to adopt it, found it bad and abandoned it, and that several other State legislatures considered it and gave it up as impracticable.

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Messrs. Burr & Massey, chairman and special counsel for the Railroad Commission of Florida, are now in Louisville, Ky., attending a conference of the Mutual Audit Co., who are employed by the Commission in making an audit of the Louisville & Nashville Railway account books. This audit will be used in the case of the Commission against the L. & N. road by which it is hoped a reduction in passenger rates may be secured.

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